Case 21-55741-jwc Doc 1 Filed 08/02/21 Entered 08/02/21 15:12:28 Desc Main Document Page 1 of 55

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of Georgia	
Case number (If known):	Chapter you are filing under:  Chapter 7
	Chapter 11
	Chapter 12 Chapter 13

### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Sandra First name Pendergrass Middle name Templeton Last name Suffix (Sr., Jr., II, III)	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	Sandra P Tmpleton	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - <u>7</u> <u>7</u> <u>9</u> <u>4</u> OR <b>9</b> xx - xx	xxx - xx

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Sandra Pendergrass Templeton Debtor 1

First Name Middle Name

Last Name

Case number (if known)\_

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in		✓ I have not used any business names or EINs.	I have not used any business names or EINs.
	the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		230 Osmanthus Way	
		Number Street	Number Street
		Canton GA 30114	
		City State ZIP Code  Cherokee County	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:  V Over the last 180 days before filing this petition, I	Check one:  Over the last 180 days before filing this petition, I
	bankruptcy	have lived in this district longer than in any other district.	have lived in this district longer than in any other district.
		I have another reason. Explain.	☐ I have another reason. Explain.
		(See 28 U.S.C. § 1408.)	(See 28 U.S.C. § 1408.)

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Debtor 1 Sandra Pendergrass Templeton

First Name Middle Name

Last Name

Case number (if known)\_

Pa	art 2: Tell the Court Ab	out Your Bank	ruptcy Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		cy (Form 2010)). Also, gc 7 11 12			S.C. § 342(b) for Individuals Filing appropriate box.	
8.	How you will pay the fee	local con yourself submitting with a property of the submitting with a property of the submitted with a property of the submitted with a pay the submitted with a submitted with	<ul> <li>✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.</li> <li>✓ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).</li> <li>✓ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.</li> </ul>				
	Have you filed for bankruptcy within the last 8 years?	District			When	Case number  Case number  Case number	
10.	affiliate? Di	Yes.  Webtor		When _	Rela	lationship to you Case number, if known ttionship to you Case number, if known	
11.	Do you rent your residence?	✓ Yes. Ha	to line 12. s your landlord obtained No. Go to line 12. Yes. Fill out <i>Initial State</i> this bankruptcy petition.	ment About an Eviction		gainst You (Form 101A) and file it w	rith

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Debtor 1 Sandra Pendergrass Templeton

First Name Middle Name Last Name

Case number (if known)\_\_\_\_\_

Pa	art 3: Report About Any B	usinesses You Own as a Sole Proprietor	
12.	Are you a sole proprietor of any full- or part-time business?	<ul><li>✓ No. Go to Part 4.</li><li>✓ Yes. Name and location of business</li></ul>	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or	Number Street	
	LLC.  If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.	City State ZIP Code	
		Check the appropriate box to describe your business:  Health Care Business (as defined in 11 U.S.C. § 101(27A))  Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  Stockbroker (as defined in 11 U.S.C. § 101(53A))  Commodity Broker (as defined in 11 U.S.C. § 101(6))  None of the above	
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor or a debtor as defined by 11 U.S. C. § 1182(1)?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).	If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. I am not filing under Chapter 11.  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.  Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankrutpcy Code, and I choose to proceed under Subchatper V of Chapter 11.	
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?	Yes. What is the hazard?  If immediate attention is needed, why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	Where is the property?	

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Sandra Pendergrass Templeton

First Name Middle Name

Last Name

Case number (if known)

#### Part 5:

Debtor 1

#### **Explain Your Effo**

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credi counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

rt	ts to Receive a Briefing About Credit Counseling						
	About Debtor 1:			About Debtor 2 (S	Spouse Only in a Joint Case):		
	You must check one	<b>9</b> :		You must check or	ne:		
it	counseling age	efing from an approved credit ency within the 180 days before I uptcy petition, and I received a empletion.		counseling ag	riefing from an approved credit ency within the 180 days before I cruptcy petition, and I received a completion.		
•		the certificate and the payment you developed with the agency.			of the certificate and the payment at you developed with the agency.		
	counseling age	efing from an approved credit ency within the 180 days before I uptcy petition, but I do not have a empletion.		counseling ag	riefing from an approved credit ency within the 180 days before I cruptcy petition, but I do not have a completion.		
		after you file this bankruptcy petition, copy of the certificate and payment			after you file this bankruptcy petition, a copy of the certificate and payment		
\$	services from a unable to obtai days after I ma	sked for credit counseling in approved agency, but was in those services during the 7 de my request, and exigent merit a 30-day temporary waiver ent.		services from unable to obta days after I ma	asked for credit counseling an approved agency, but was ain those services during the 7 ade my request, and exigent s merit a 30-day temporary waiver ment.		
	requirement, att what efforts you you were unable	day temporary waiver of the ach a separate sheet explaining made to obtain the briefing, why to obtain it before you filed for what exigent circumstances file this case.		requirement, a what efforts yo you were unab	-day temporary waiver of the tach a separate sheet explaining u made to obtain the briefing, why le to obtain it before you filed for d what exigent circumstances file this case.		
	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.			Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.			
	If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.			still receive a b You must file a agency, along developed, if a may be dismiss			
		f the 30-day deadline is granted nd is limited to a maximum of 15			of the 30-day deadline is granted and is limited to a maximum of 15		
	I am not require credit counseli	ed to receive a briefing about ng because of:			red to receive a briefing about ling because of:		
	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		☐ Incapacity	<ul> <li>I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.</li> </ul>		
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		
	Active duty	I am currently on active military duty in a military combat zone.		Active dut	y. I am currently on active military duty in a military combat zone.		
	briefing about cr	u are not required to receive a edit counseling, you must file a or of credit counseling with the court.		briefing about of	ou are not required to receive a credit counseling, you must file a per of credit counseling with the court.		

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Sandra Pendergrass Templeton

Debtor 1

First Name Middle Name

Last Name

Case number (if known)\_

Pa	rt 6: Answer These Ques	stions for Reporting Purposes				
16.	What kind of debts do you have?	16a. <b>Are your debts primarily consumer debts?</b> Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  ☐ No. Go to line 16b.  ✓ Yes. Go to line 17.				
		16b. <b>Are your debts primarily</b> money for a business or inves				
		No. Go to line 16c. Yes. Go to line 17.				
		16c. State the type of debts you ow	ve that are not consumer de	ebts or business de	bts.	
				<u> </u>		
17.	Are you filing under Chapter 7?	No. I am not filing under Chapt				
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Chapter 7 administrative expenses a  No Yes	7. Do you estimate that after re paid that funds will be av	any exempt prope ailable to distribute	erty is excluded and to unsecured creditors?	
18.	How many creditors do you estimate that you owe?	✓ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000	
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 millio \$10,000,001-\$50 millio \$50,000,001-\$100 mil \$100,000,001-\$500 m	on 🔲	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 millio \$10,000,001-\$50 milli \$50,000,001-\$100 mil \$100,000,001-\$500 m	on 🔲	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Pa	rt 7: Sign Below		<u> </u>		•	
Fo	r you	I have examined this petition, and I correct.	declare under penalty of pe	erjury that the infor	mation provided is true and	
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
		★ /s/ Sandra Pendergrass Templeton				
		Signature of Debtor 1 Signature of Debtor 2		for 2		
		Executed on MM / DD / YYYYY Executed on MM / DD / YYYYY			/ DD /YYYY	

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Debtor 1 Sandra Pendergrass Templeton

First Name Middle Name Last Name

Case number (if known)\_\_\_\_

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Charles Nye	Date	08/02/2021
Signature of Attorney for Debtor		MM / DD /YYYY
Charles Nye		
Printed name		
Deming, Parker, Hoffman, Cam	pbell & Daly, LLC	
Firm name		
2200 Century Parkway NE		
Number Street		
Suite 800		
Atlanta	GA	30345
City	State	ZIP Code
Contact phone 6789244406	Email address Cnye(	@deminglaw.com
521322	GA	
Bar number	State	_

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Fill in this information to identify your case:						
Debtor 1	Sandra Pendergrass Templeton					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the: Northern District of Georgia						
Case number	(If known)					

Check if this is an
amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	. 0. 00
1a. Copy line 55, Total real estate, from Schedule A/B	\$ 0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$ <u>119,383.80</u>
1c. Copy line 63, Total of all property on Schedule A/B	\$ <u>119,383.80</u>
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$ <u>0.00</u>
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	<b>+</b> \$60,370.54
Your total liabilities	\$60,370.54
art 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$ <u>1,755.44</u>
Schedule J: Your Expenses (Official Form 106J)	
Copy your monthly expenses from line 22c of Schedule J	<sub>\$</sub> 1,707.83

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Sandra Templeton

Debtor 1

First Name Middle Name Last Name Case number (if known)\_

P	art 4: Answer These Questions for Administrative and Statistical Records						
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Yes						
7.	<ul> <li>7. What kind of debt do you have?</li> <li>Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.</li> <li>Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.</li> </ul>						
8.	From the <i>Statement of Your Current Monthly Income</i> : Copy your total current monthly in Form 122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	come from Official	\$1,955.44				
9.	Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim					
	From Part 4 on <i>Schedule E/F</i> , copy the following:						
	9a. Domestic support obligations (Copy line 6a.)	\$					
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$					
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$					
	9d. Student loans. (Copy line 6f.)	\$					
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$					
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	<b>+</b> \$					
	9g. <b>Total.</b> Add lines 9a through 9f.	\$0.00					

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		•		
Fill in this information to identify your ca	se and this filing:			
Debtor 1 Sandra Pendergrass Templeto	n			
First Name Middle Name	Last Name			
Debtor 2 (Spouse, if filing) First Name Middle Name	Last Name			
United States Bankruptcy Court for the: North Georgia	nern District of			_
Case number				☐ Check if this is an amended
(if know)				filing
Official Form 106A/B				
Schedule A/B: Pro	perty			12/15
In each category, separately list and descategory where you think it fits best. Be responsible for supplying correct inform write your name and case number (if known and the supplying correct inform write your name and case number (if known and the supplying correct inform write your name and case number (if known and the supplying correct information).	as complete and accur ation. If more space is own). Answer every qu	ate as possible. If two married peo needed, attach a separate sheet to estion.	ple are filing together, this form. On the top o	both are equally
<ol> <li>Do you own or have any legal or equited No. Go to Part 2</li> <li>Yes. Where is the property?</li> </ol>	table interest in any re	sidence, building, land, or similar p	oroperty?	
Part 2: Describe Your Vehicles				
Do you own, lease, or have legal or equit you own that someone else drives. If you				
3. Cars, vans, trucks, tractors, sport ut  No  Yes	ility vehicles, motorcy	cles		
3.1 Make:Ford	Who has an	interest in the property? Check	5	
Model:Fusion	one		amount of any secured cl	aims or exemptions. Put the aims on Schedule D:
Year: 2007	☑ Debtor 1 o	•	Creditors Who Have Clair	ms Secured by Property:
Approximate mileage: 150000	Debtor 2 (	•	Current value of th	e Current value of the
Other information:	=	and Debtor 2 only ne of the debtors and another	entire property?	portion you own?
Condition:			\$ <u>2,000.00</u>	\$ <u>2,000.00</u>
	instructions)	this is community property (see		
<ul> <li>4. Watercraft, aircraft, motor homes, A Examples: Boats, trailers, motors, pers</li> <li>☑ No</li> <li>☐ Yes</li> </ul>				
Add the dollar value of the portion you 5. you have attached for Part 2. Write that	ı own for all of your ent it number here	ies from Part 2, including any entrie	s for pages	<b>≻</b> \$2,000.00
Part 3: Describe Your Personal an	d Household Items			
Do you own or have any legal or equitab	le interest in any of the	following?		Current value of the portion you own?
6. Household goods and furnishings				Do not deduct secured claims or exemptions.
Examples: Major appliances, furniture,	linens, china, kitchenwar	e		stating of exemptions.
☐ No  ✓ Yes. Describe				
Misc HH goods and furnishings (no iter	n >\$300)			\$ <u>2,500.00</u>

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Debtor 1

Sandra Pendergrass Templeton

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Case number(if known)

7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ✓ Yes. Describe... Misc HH electronics (no item >\$300) \$ 750.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles  $\bigcap$  No Yes. Describe... Antiques-Lamps \$ 225.00 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ✓ No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ No ✓ Yes. Describe... Pistol \$ 150.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ∏ No Yes. Describe... Misc. Clothing and Shoes \$ 500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems ☐ No Yes. Describe... Misc. costume and fine jewelry. \$ 500.00 13. Non-farm animals Examples: Dogs, cats, birds, horses ✓ No Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list Yes. Give specific information... 15. Add the dollar value of the portion you own for all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here..... \$4,625.00 Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions.

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Debtor 1

16.	Cash		
	Examples: Money you have	e in your wallet, in your home, in a safe deposit box, and on hand when you file your petition	
	□ No		
17	_	Cash	\$ <u>1.500.00</u>
17.		gs, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses r institutions. If you have multiple accounts with the same institution, list each.	
	□ No		
	✓ Yes	Institution name:	ф F7 00
	17.1. Checking account:	PNC 5855	\$ <u>57.00</u>
	17.2. Checking account:	First Citizens 7489	\$ 3,400.12
	17.3. Checking account:	LGE Credit Union	\$ <u>0.00</u>
	17.4. Savings account:	Motorola Bank	\$ <u>5.87</u>
18.	Bonds, mutual funds, or		
		estment accounts with brokerage firms, money market accounts	
	☐ No  ✓ Yes		
	Institution or issuer name	e:	
	Fidelity 2065		\$ 0.12
19.		ck and interests in incorporated and unincorporated businesses, including an interest in I joint venture	<del></del>
	<b>☑</b> No		
20	Yes. Give specific inform		
20.	•	ate bonds and other negotiable and non-negotiable instruments  ude personal checks, cashiers' checks, promissory notes, and money orders.	
	•	are those you cannot transfer to someone by signing or delivering them.	
	✓ No		
21	Yes. Give specific inform		
21.	·	ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
	□ No	Enterty (Coogny 102(ty), 100(b), think outrings accounts, or other periods or profit charing plans	
	✓ Yes. List each account s	separately	
	Type of account In	nstitution name	
	401(k) or similar plan: Al	lcon 401(k)	\$ <u>91,105.49</u>
	Retirement account: A	Icon Pension ACCT	\$ <u>15,995.20</u>
22.		leposits you have made so that you may continue service or use from a company h landlords, prepaid rent, public utilities (electric, gas, water), telecommunications	
	<b>✓</b> No		
22	Yes		
23.	_ `	a periodic payment of money to you, either for life or for a number of years)	
	✓ No  ☐ Yes		
24.	_	n IRA, in an account in a qualified ABLE program, or under a qualified state tuition	
	<b>✓</b> No	7 / / · · · · · · · · · · · · · · · · ·	
25.	Trusts, equitable or future exercisable for your bene	re interests in property (other than anything listed in line 1), and rights or powers efit	
	✓ No  ☐ Yes. Give specific info		

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Sandra Pendergrass Templeton Debtor 1

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26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ✓ No Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you □ No Yes. Give specific information about them, including whether you already filed the returns and the tax years... Federal: 2018 Tax Refund \$ 695.00 State: \$ 0.00 Local: \$ 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Yes. Give specific information.... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No No Yes. Give specific information.... 31. Interests in insurance policies ✓ No Yes. Name the insurance company of each policy and list its value.... 32. Any interest in property that is due you from someone who has died Yes. Give specific information.... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Yes. Give specific information.... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ✓ No Yes. Give specific information.... 35. Any financial assets you did not already list **✓** No Yes. Give specific information... 36. Add the dollar value of the portion you own for all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here...... \$112,758.80 Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Part 6: If you own or have an interest in farmland, list it in Part 1.

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Debtor 1

46. Do you own or have any legal or equitable interest in any far	m- or commercial fishing	-related property?	
✓ No. Go to Part 7.			
Yes. Go to line 47.			
Part 7: Describe All Property You Own or Have an Interes	st in That You Did Not	List Above	
53. Do you have other property of any kind you did not already I	ist?		
Examples: Season tickets, country club membership			
<b>☑</b> No			
Yes. Give specific			
information			
54. Add the dollar value of all of your entries from Part 7. Write that $r$	number here	<b>&gt;</b>	\$0.00
			\$ <u>0.00</u>
Part 8: List the Totals of Each Part of this Form			
55. Part 1: Total real estate, line 2		>	\$0.00
56. Part 2: Total vehicles, line 5	\$ 2,000.00		¥ <u>v.vv</u>
57. Part 3: Total personal and household items, line 15	\$ <u>4,625.00</u>		
58. Part 4: Total financial assets, line 36	\$ <u>112,758.80</u>		
59. Part 5: Total business-related property, line 45	\$ 0.00		
60. Part 6: Total farm- and fishing-related property, line 52	\$ <u>0.00</u>		
61. Part 7: Total other property not listed, line 54	+ \$ <u>0.00</u>		
62. Total personal property. Add lines 56 through 61	\$ <u>119,383.80</u>	Copy personal property total➤	+\$
CO T			119,383.80
63. Total of all property on Schedule A/B. Add line 55 + line 62			\$ 119,383.80

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Fill in this in	formation to ide	entify your case:		
Debtor 1	Sandra Pendergr	ass Templeton		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States F	3ankruptcy Court fo	or the: Northern District of Georgia		
Case number				··,
(II KIIOWII)				

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt						
<ol> <li>Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.</li> <li>✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)</li> <li>✓ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)</li> </ol>						
2. For any property you list on Schedule A/B th	at you claim as exempt, fil	ll in the information below.				
Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
	Copy the value from Schedule A/B	Check only one box for each exemption				
2007 Ford Fusion Brief description: Line from Schedule A/B: 3.1	\$ <u>2,000.00</u>	2,000.00 100% of fair market value, up to any applicable statutory limit	Ga. Code Ann. § 44-13-100 (a)(3)			
Household goods - Misc HH goods and furni (no item >\$300) description:  Line from Schedule A/B: 6	\$2,500.00	2,500.00 100% of fair market value, up to any applicable statutory limit	Ga. Code Ann. § 44-13-100 (a)(4)			
Brief Electronics - Misc HH electronics (no item > description:  Line from Schedule A/B: 7	\$300) \$_750.00	\$\frac{750.00}{100\% of fair market value, up to any applicable statutory limit	Ga. Code Ann. § 44-13-100 (a)(4)			
3. Are you claiming a homestead exemption of (Subject to adjustment on 4/01/22 and every 3 y No ☐ Yes. Did you acquire the property covered to ☐ No ☐ Yes	years after that for cases file	• ,				

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Debtor

#### **Additional Page** Part 2:

Collectibles of value - Antiques-Lamps   Check only one box for cach exemption		ef description of the property and line Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Billet   Gescription:			Copy the value from	,	
Schedule A/B: 9   Signature   Pistol   Signature   S	descripti	on:	\$ <u>225.00</u>	100% of fair market value, up to	-
Schedule A/B; 10   Glack in Misses   Spoon	Brief descripti	Firearms - Pistol on:	\$ <u>150.00</u>	100% of fair market value, up to	Ga. Code Ann. § 44-13-100 (a)(6)
Since   Source   So	Brief descripti	Clothing - Misc. Clothing and Shoes on:	\$ <u>500.00</u>	100% of fair market value, up to	
Schedule A/B: 17.2   Schedule A/B: 17.3   Schedule A/B: 17.4   Schedule A/B: 18.5   Schedule A/B: 21.5   Schedul	Brief descripti	Jewelry - Misc. costume and fine jewelry. on:	<u>\$500.00</u>	100% of fair market value, up to	•
Brief   PNC 8855 (Checking)   \$57.00	Brief descripti	Cash on Hand (Cash On Hand) on:	<u>\$1,500.00</u>	\$ 1,500.00  100% of fair market value, up to	
First Citizens 7489 (Checking)   Sa. 400.12   Sa. 400.	Brief descripti	PNC 5855 (Checking) on:	\$ <u>57.00</u>	100% of fair market value, up to	
Sprief   CGE Credit Union (Checking)   CGE Credit Union (	Brief descripti Line fror	First Citizens 7489 (Checking) on:	\$ <u>3,400.12</u>	100% of fair market value, up to	-
Brief description:  Line from Schedule A/B: 17.4  Brief Alcon 401(k)  Brief Gescription:  Line from Schedule A/B: 18  Brief Alcon 401(k)  Brief Gescription:  Brief Alcon Pension ACCT  Brief From Schedule A/B: 21  Brief Alcon Pension ACCT  Brief Gescription:  Brief Alcon Pension ACCT  St. 5.87   D 100% of fair market value, up to any applicable statutory limit  Brief Alcon Pension ACCT  St. 5.87  D 100% of fair market value, up to any applicable statutory limit  C.C.G.A. § 44-13-100(a)(2.1)(D)  C.C.G.A. § 44-13-100(a)(2.1)(D)  St. 5.87  D 100% of fair market value, up to any applicable statutory limit  C.C.G.A. § 44-13-100(a)(2.1)(D)  D 100% of fair market value, up to any applicable statutory limit  D C.C.G.A. § 44-13-100(a)(2.1)(D)	Brief descripti	LGE Credit Union (Checking) on:	\$ <u>0.00</u>	100% of fair market value, up to	-
Fidelity 2065 (Money Market)  Brief description:  Line from  Schedule A/B:  Brief Alcon 401(k)  Brief Alcon Pension ACCT  Brief Alcon Pension ACCT  Brief description:  S18  O.C.G.A. § 44-13-100(a)(6)  \$0.12  I 100% of fair market value, up to any applicable statutory limit  O.C.G.A. § 44-13-100(a)(2.1)(D)  \$100% of fair market value, up to any applicable statutory limit  O.C.G.A. § 44-13-100(a)(2.1)(D)  \$15,995.20  I 100% of fair market value, up to any applicable statutory limit	Brief descripti	Motorola Bank (Savings) on:	\$ <u>5.87</u>	100% of fair market value, up to	-
Alcon 401(k) Brief description:  \$91,105.49    \$\sigma\$ \frac{\pi}{\pi}	Brief descripti Line fror	Fidelity 2065 (Money Market) on:	<u>\$</u> 0.12	100% of fair market value, up to	• (,,,,
Alcon Pension ACCT  Brief  description:    Alcon Pension ACCT   O.C.G.A. § 44-13-100(a)(2.1)(D)	Brief descripti	Alcon 401(k) on:	\$ <u>91,105.49</u>	100% of fair market value, up to	
Schedule A/B: 21	Brief descripti Line fror	Alcon Pension ACCT  on:	\$ <u>15,995.20</u>		

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Debtor

#### **Additional Page** Part 2:

	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption	Specific laws that allow exemption
D : (	2018 Tax Refund (owed to debtor)		ior oddir oxomption	Ga. Code Ann. § 44-13-100 (a)(6)
Brief desc	ription:	\$ <u>695.00</u>	\$ 695.00	
	from edule A/B: 28		100% of fair market value, up t any applicable statutory limit	0
	: pription: from	\$	\$100% of fair market value, up to any applicable statutory limit	
Sche	edule A/B:			
Brief	eription:	\$	\$ \$ 100% of fair market value, up t	0
	from edule A/B:		any applicable statutory limit	
Brief desc	eription:	\$	\$	
	from		100% of fair market value, up tany applicable statutory limit	0
Brief desc	eription:	\$	\$ 100% of fair market value, up to	
	from edule A/B:		any applicable statutory limit	
Brief	: ription:	\$	<b>\$</b>	
Line	from edule A/B:		100% of fair market value, up to any applicable statutory limit	0
Brief desc	eription:	\$	<b>\$</b>	
	from edule A/B:		100% of fair market value, up t any applicable statutory limit	0
Brief desc	eription:	\$	\$ 100% of fair market value, up t	0
	from edule A/B:		any applicable statutory limit	
Brief desc	ription:	\$	\$100% of fair market value, up to	
	from		any applicable statutory limit	
Brief desc	eription:	\$	\$	
	from edule A/B:		100% of fair market value, up t any applicable statutory limit	<b>U</b>
Brief	eription:	\$	\$100% of fair market value, up to any applicable statutory limit	0
	from edule A/B:		any approache statutory mint	
Brief desc	ription:	\$	\$100% of fair market value, up to	0
	from edule A/B:		any applicable statutory limit	

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Fill in this information to identify your case:					
Debtor 1 Sandra Pendergrass Templeton					
Debter 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filling) First Name Middle Name Last Name					
United States Bankruptcy Court for the: Northern District of Georgia					
Case number (if know)					

Check if this is an amended filing

#### Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - ☑ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - $\prod$  Yes. Fill in all of the information below.

#### Part 1:

**List All Secured Claims** 

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A
Amount of
claim Do not
deduct the value
of collateral.

Column B
Value of
collateral that
supports this
claim

Column C Unsecured portion If any

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 0.00

Part 2:

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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Fill in this i	nformation to	identify your case	e:
Debtor 1	Sandra Pend	dergrass Templetor	<u>1</u>
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if	filing) First Name	Middle Name	Last Name
United Ctate	aa Dankeyntay	Court for the North	harm District of Coordia
United State	еѕ вапктирісу (	Court for the: North	hern District of Georgia
Case numb	er		
(if know)			
<u>J</u>			
- 661 1 1			

### Official Form 106E/F

#### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Cla	ims			
1. Do any creditors have priority unsecured claims a	against you?			
☐ No. Go to Part 2.				
✓ Yes.				
claim listed, identify what type of claim it is. If a claim amounts. As much as possible, list the claims in alpl	ditor has more than one priority unsecured claim, list the has both priority and nonpriority amounts, list that claim habetical order according to the creditor's name. If you live than one creditor holds a particular claim, list the other in the instruction booklet.)	n here and shown ave more than	v both priority a two priority uns	and nonpriority secured
		Total claim	Priority amount	Nonpriority amount
2.1  Georgia Department of Revenue Priority Creditor's Name  1800 Century Blvd NE Number Street	Last 4 digits of account number When was the debt incurred?  As of the date you file, the claim is: Check all that apply.	\$ 0.00	\$ 0.00	\$ 0.00
Atlanta GA 30345	Contingent			
City State ZIP Code	☐ Unliquidated			
Who owes the debt? Check one.  ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No ☐ Yes	<ul> <li>□ Disputed</li> <li>Type of PRIORITY unsecured claim:</li> <li>□ Domestic support obligations</li> <li>☑ Taxes and certain other debts you owe the government</li> <li>□ Claims for death or personal injury while you were intoxicated</li> <li>□ Other. Specify</li> </ul>			

		Document Page 20 01 33			
2.2	Internal Revenue Service Priority Creditor's Name	Last 4 digits of account number When was the debt incurred?	\$ 0.00	\$ <u>0.00</u>	\$ 0.00
	PO Box 7346	As of the date you file, the claim is: Check all			
	Number Street	that apply.			
	Centralized Insolvency Operations	Contingent			
	Philadelphia PA 19101	Unliquidated			
	Philadelphia PA 19101 City State ZIP Code	Disputed			
	Who owes the debt? Check one.	Type of PRIORITY unsecured claim:			
	Debtor 1 only	Domestic support obligations			
	Debtor 2 only	Taxes and certain other debts you owe the government			
	Debtor 1 and Debtor 2 only	Claims for death or personal injury while you were			
	At least one of the debtors and another	intoxicated Other. Specify			
	Check if this claim relates to a community debt	Guier. Speedily			
	Is the claim subject to offset?				
	✓ No				
	Yes				
Part	2: List All of Your NONPRIORITY Unsecured	Claims			
<u> </u>	and the second s				
	any creditors have nonpriority unsecured clain				
_	• • • • • • • • • • • • • • • • • • • •	. Submit to the court with your other schedules.			
✓	Yes. Fill in all of the information below.				
nc	inpriority unsecured claim, list the creditor separate	ne alphabetical order of the creditor who holds each rly for each claim. For each claim listed, identify what ty particular claim, list the other creditors in Part 3.If you h	pe of claim it i	is. Do not list cl	aims already
cla	aims fill out the Continuation Page of Part 2.				
					Total claim
		Last 4 digits of account number 0692			
4.1	Amex	Last 4 digits of account number 0683 When was the debt incurred? 2011			\$ <u>0.00</u>
	Nonpriority Creditor's Name	when was the dest meaned: 2011			
	Po Box 297871 Number Street	As of the date you file, the claim is: Check all that	apply.		
	Fort Lauderdale FL 33329	Contingent			
	City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or that you did not report as priority claims	divorce		
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other s	imilar		
	Check if this claim relates to a community debt	debts			
	Is the claim subject to offset?	Other. Specify Credit Card Debt			
	✓ No				
	Yes				
4.2	Amou Donk	Last 4 digits of account number *036			\$ 0.00
	Amex Dsnb Nonpriority Creditor's Name	When was the debt incurred? 2008			ψ <u>0.00</u>
	Po Box 8218	As of the date you file, the claim is: Check all that	annly		
	Number Street	Contingent	αρριγ.		
	Mason OH 45040	Unliquidated			
	City State ZIP Code	Disputed			
	Who owes the debt? Check one.	To a CNONDRIGHTY was a sense of a lating			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:  Student loans			
	Debtor 2 only	Obligations arising out of a separation agreement or	divorce		
	Debtor 1 and Debtor 2 only	that you did not report as priority claims	3170100		
	At least one of the debtors and another  Check if this claim relates to a community	Debts to pension or profit-sharing plans, and other s	imilar		
	debt	Other. Specify Credit Card Debt			
	Is the claim subject to offset?				
	<b>☑</b> No				
	Yes				

		Document Page 21 of 55	
4.3	Anadima O	Last 4 digits of account number ****	\$ 0.00
4.0	Andigo Cu Nonpriority Creditor's Name	When was the debt incurred? 1998	\$ <u>0.00</u>
	1205 E Algonquin  Number Street	As of the date you file, the claim is: Check all that apply.	
	Schaumburg IL 60193	Contingent	
	City State ZIP Code	Unliquidated	
	,	Disputed	
	Who owes the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	Debtor 1 and Debtor 2 only	that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	✓ Other. Specify Credit Card Debt	
	No		
	Yes		
		Last 4 digits of account number 100*	
4.4	Barclays Bank	Last 4 digits of account number 198*	\$ <u>0.00</u>
	Nonpriority Creditor's Name	When was the debt incurred? 2007	
	1007 Orange Street	As of the date you file, the claim is: Check all that apply.	
	Number Street	Contingent	
	Suite 1541	Unliquidated	
		☐ Disputed	
	Wilmington DE 19801		
	City State ZIP Code	Type of NONPRIORITY unsecured claim:	
	Who owes the debt? Check one.	Student loans	
	Debtor 1 only	Obligations arising out of a separation agreement or divorce	
	Debtor 2 only	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Debtor 1 and Debtor 2 only	debts	
	At least one of the debtors and another	Other. Specify	
	Check if this claim relates to a community		
	debt		
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.5	Con1/Coholos	Last 4 digits of account number 8791	\$ 16,104.00
	Cap1/Cabelas Nonpriority Creditor's Name	When was the debt incurred? 2015	ψ <u>10,104.00</u>
	Po Box 31293	A	
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent	
	Salt Lake City UT 84131	<b>_</b>	
	City State ZIP Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	$\equiv$	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	debts  ✓ Other. Specify Credit Card Debt	
	Is the claim subject to offset?	Graner Speens Great Card Debt	
	✓ No		
	Yes		

		Document Page 22 of 33	
4.6	Comenitycapital/Acadmy	Last 4 digits of account number 8141	\$ 0.00
	Nonpriority Creditor's Name	When was the debt incurred? 2019	· <del></del> -
	Po Box 182120	As of the date you file the claim is: Check all that apply	
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent	
	Columbus OH 43218	Unliquidated	
	City State ZIP Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
		Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  ✓ Other. Specify Credit Card Debt	
	Is the claim subject to offset?	Other. Specify Credit Card Debt	
	<b>▽</b> No		
	Yes		
	<u> </u>	Last 4 digits of account number ****	
4.7	Discover Fin Svcs Llc	•	\$ <u>0.00</u>
	Nonpriority Creditor's Name	When was the debt incurred? 1998	
	Po Box 15316	As of the date you file, the claim is: Check all that apply.	
	Number Street	Contingent	
	Wilmington DE 19850	Unliquidated	
	City State ZIP Code	Disputed	
	Who owes the debt? Check one.		
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community	Debts to pension or profit-sharing plans, and other similar debts	
	debt	Other. Specify Credit Card Debt	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.8		Last 4 digits of account number	¢ 492.96
4.0	Enterprise	When was the debt incurred?	\$ <u>483.86</u>
	Nonpriority Creditor's Name		
	3108 Maple Drive  Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Atlanta GA 30305	☐ Unliquidated	
	City State ZIP Code	✓ Disputed	
	Who owes the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community	debts	
	debt	Other. Specify Home / Car Repairs	
	Is the claim subject to offset?		
	✓ No		
	Yes		

		Document Page 23 of 55	
4.9		Last 4 digits of account number ****	¢ 0.00
4.5	First Citizens Bank Nonpriority Creditor's Name	When was the debt incurred? 2000	\$ <u>0.00</u>
	239 Fayetteville St Number Street	As of the date you file, the claim is: Check all that apply.	
Raleigh NC 27601  City State ZIP Code		Contingent	
		Unliquidated	
	,	Disputed	
	Who owes the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	Debtor 1 and Debtor 2 only	that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify Credit Card Debt	
	✓ No		
	Yes		
		Last 4 digits of account number 3143	
4.10	Kohls/Capone	3	\$ <u>0.00</u>
	Nonpriority Creditor's Name	When was the debt incurred? 2018	
	N56 Ridgewood Dr	As of the date you file, the claim is: Check all that apply.	
	Number Street	☐ Contingent	
	Menomonee Fal WI 53051	Unliquidated	
	City State ZIP Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community	debts	
	debt	Other. Specify Credit Card Debt	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.11	LGE Community CU	Last 4 digits of account number ****	\$ 6,380.68
	Nonpriority Creditor's Name	When was the debt incurred? 2007	
	86 South Cobb Dr	As of the date you file, the claim is: Check all that apply.	
	Number Street	Contingent	
	Marietta GA 30060-3113	Unliquidated	
	City State ZIP Code	Disputed	
	Who owes the debt? Check one.	_ Disputed	
	✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	☐ Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community	Debts to pension or profit-sharing plans, and other similar debts	
	debt	✓ Other. Specify Credit Card Debt	
	Is the claim subject to offset?		
	<b>☑</b> No		
	Yes		

		Document Page 24 of 55	
4.12	Manua/Dank	Last 4 digits of account number 5585	\$ 0.00
	Macys/Dsnb Nonpriority Creditor's Name	When was the debt incurred? 2018	\$ <u>0.00</u>
	Po Box 8218	As of the date you file the claim is. Check all that apply	
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent	
	Mason OH 45040	Unliquidated	
	City State ZIP Code		
	Who owes the debt? Check one.	☐ Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community	Debts to pension or profit-sharing plans, and other similar debts	
	debt	Other. Specify Credit Card Debt	
	Is the claim subject to offset?		
	<b>✓</b> No		
	Yes		
4.13		Last 4 digits of account number ****	# 14 E24 OO
4.13	Pnc Bank, N.A.	When was the debt incurred? 2018	\$ <u>14,534.00</u>
	Nonpriority Creditor's Name		
	1 Financial Pkwy	As of the date you file, the claim is: Check all that apply.	
	Number Street	Contingent	
	Kalamazoo MI 49009 City State ZIP Code	Unliquidated	
	,	Disputed	
	Who owes the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	Debtor 1 and Debtor 2 only	that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify Credit Card Debt	
	No		
	Yes		
		Loct 4 digits of account number ****	
4.14	Syncb/Belk	Last 4 digits of account number ****	\$ <u>0.00</u>
	Nonpriority Creditor's Name	When was the debt incurred? 2018	
	4125 Windward Plaza	As of the date you file, the claim is: Check all that apply.	
	Number Street	Contingent	
	Alpharetta GA 30005	Unliquidated	
	City State ZIP Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community	debts	
	debt	Other. Specify Credit Card Debt	
	Is the claim subject to offset?		
	✓ No		
	Yes		

		Document Page 25 of 55	
4.15	O	Last 4 digits of account number ****	\$ 0.00
1.10	Syncb/Jcp Nonpriority Creditor's Name	When was the debt incurred? 2018	\$ <u>0.00</u>
	· ·		
	Po Box 965007 Number Street	As of the date you file, the claim is: Check all that apply.	
	Orlando FL 32896	Contingent	
	City State ZIP Code	Unliquidated	
	•	Disputed	
	Who owes the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	=	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community	debts	
	debt	Other. Specify Credit Card Debt	
	Is the claim subject to offset?		
	✓ No		
	Yes		
4.16	Tnb Target	Last 4 digits of account number 5***	\$ 0.00
	Nonpriority Creditor's Name	When was the debt incurred? 2011	* <del>2.33_</del>
	Po Box 673	As of the date you file the plains in Check all that apply	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Minneapolis MN 55440	Contingent	
	City State ZIP Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	_	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	Debtor 1 and Debtor 2 only	that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	✓ Other. Specify Credit Card Debt	
	No		
	Yes		
4.17	Uas/Andigo Credit Union	Last 4 digits of account number 6357	\$ 0.00
	Nonpriority Creditor's Name	When was the debt incurred? 1998	
	1501 E Woodfield Rd Ste	As of the date you file, the claim is: Check all that apply.	
	Number Street	Contingent	
	Schaumburg IL 60173	Unliquidated	
	City State ZIP Code	Disputed	
	Who owes the debt? Check one.	□ Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
	Check if this claim relates to a community	Debts to pension or profit-sharing plans, and other similar debts	
	debt	✓ Other. Specify Credit Card Debt	
	Is the claim subject to offset?	G Salot. Specify Great Sala Sept	
	√ No		
	Yes		

4.18	Usaa Savings Bank	Last 4 di	gits of account number 0788	3	\$ 22,868.00		
	Nonpriority Creditor's Name	When wa	was the debt incurred? 2001				
	Po Box 47504	As of the	e date you file, the claim is: C	Check all that apply.			
	Number Street	Contin	•				
	San Antonio TX 78265 City State ZIP Code	Unliqu	idated				
	,	☐ Disput	red				
	Who owes the debt? Check one.  Debtor 1 only	Type of I	NONPRIORITY unsecured cla	aim:			
	Debtor 2 only	Studer					
	Debtor 1 and Debtor 2 only		ations arising out of a separation				
	At least one of the debtors and another	,	ou did not report as priority claim				
	☐ Check if this claim relates to a community	debts	to pension or profit-sharing plan	is, and other similar			
	debt	Other.	Specify Credit Card Debt				
	Is the claim subject to offset?						
	✓ No  ☐ Yes						
		Lact 4 di	aits of account number ****				
4.19	Us Bank		gits of account number **** as the debt incurred? 2013		\$ 0.00		
	Nonpriority Creditor's Name	VVIICII VV	is the debt incurred? 2013				
	4325 17th Ave S	As of the	e date you file, the claim is: C	Check all that apply.			
	Number Street Fargo ND 58125	Contin					
	Fargo ND 58125 City State ZIP Code	Unliqu					
	Who owes the debt? Check one.	☐ Disput	ed				
	Debtor 1 only	Type of I	NONPRIORITY unsecured cla	im:			
	Debtor 2 only	Studer	nt loans				
	Debtor 1 and Debtor 2 only		ations arising out of a separation				
	At least one of the debtors and another		ou did not report as priority claim to pension or profit-sharing plan				
	Check if this claim relates to a community	debts	to periore or profit offaring plan	o, and other omma			
	debt Is the claim subject to offset?	✓ Other.	Specify Credit Card Debt				
	✓ No						
	Yes						
Part		hat Val. Al	roody Liotod				
Fait	3: List Others to Be Notified About a Debt T	nat Tou Ai	ready Listed				
	e this page only if you have others to be notifie						
	llection agency is trying to collect from you for ency here. Similarly, if you have more than one						
	u do not have additional persons to be notified				tors nere. II		
l e	Barclays Bank Delaware		On which entry in Part 1 or	Part 2 did you list the original creditor?			
	Creditor's Name		-	•			
<u> </u>	PO Box 26182		Line 4.4 of (Check one):	Part 1: Creditors with Priority Unsecured Cl			
	Number Street			Part 2: Creditors with Nonpriority Unsecured	d		
-	Wilmington DE 19801						
,	City State ZIP Code		Last 4 digits of account nu	mber			
	Kohls/Capone		On which entry in Part 1 or	Part 2 did you list the original creditor?			
(	Creditor's Name		Line 4.10 of (Check one):	Dort 1: Craditors with Priority Unacquired Cl	nimo		
-	N56 Ridgewood Dr		Line 4.10 of (Check one).	Part 1: Creditors with Priority Unsecured Cl			
	Number Street			Fart 2. Creditors with Nonphonity Onsecured	ı		
_	Menomonee Fal WI 53051  City State ZIP Code		Claims				
	5.1, 5.1, 5.1, 5.1, 5.1, 5.1, 5.1, 5.1,		Last 4 digits of account nu	mber 7553			
	Kohls/Capone Creditor's Name		On which entry in Part 1 or	Part 2 did you list the original creditor?			
	N56 Ridgewood Dr		Line 4.10 of (Check one):	Part 1: Creditors with Priority Unsecured Cl	aims		
-	Number Street			✓ Part 2: Creditors with Nonpriority Unsecured			
	Menomonee Fal WI 53051		Claims	•			
-	City State ZIP Code			mber 9071			
			Last 4 digits of account nu	IIIDEI 9071			

I CE CIL -	/a Dagla Huffman	On which entry in Part 1 o	or Part 2 did you list the original creditor?			
LGE CU c/o Poole Huffman Creditor's Name		Line 4.11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
	ersham at Northlake	* (* * * * * * * * * * * * * * * *	Part 2: Creditors with Nonpriority Unsecured			
Number Street		- Claima				
Bulding J,	Suite 200	Claims				
		Last 4 digits of account n	umber			
Tucker GA		-				
City Sta	tte ZIP Code					
Lge Comm		On which entry in Part 1 o	or Part 2 did you list the original creditor?			
Creditor's Na		Line 4.11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Po Box 11 Number S	treet	<u> </u>	Part 2: Creditors with Nonpriority Unsecured			
Marietta G		Claima				
	tate ZIP Code	_ Claims				
		Last 4 digits of account n	umber			
Mitchell's F	Paint & Body	On which entry in Part 1 c	or Part 2 did you list the original creditor?			
	obb Parkway	Line 4.8 of (Check one):	Part 1: Creditors with Priority Unsecured Claims			
Number S	·	=	Part 2: Creditors with Nonpriority Unsecured			
Kennesaw	GA 30152	_ Claims				
City	State ZIP Code	Last 4 digits of account number 32BF				
otal the am	d the Amounts for Each Type of Unsecured Clai nounts of certain types of unsecured claims. Th ounts for each type of unsecured claim.		cal reporting purposes only. 28 U.S.C. § 159.			
otal the am	nounts of certain types of unsecured claims. Th		ral reporting purposes only. 28 U.S.C. § 159.  Total claim			
otal the am dd the am al claims	nounts of certain types of unsecured claims. Th	is information is for statistic				
otal the am	nounts of certain types of unsecured claims. Th ounts for each type of unsecured claim.	is information is for statistic	Total claim			
otal the am dd the am al claims	nounts of certain types of unsecured claims. The counts for each type of unsecured claim.  6a. Domestic support obligations  6b. Taxes and certain other debts you owe the	is information is for statistic 6a. \$ e 6b. \$	Total claim			
otal the am dd the am al claims	nounts of certain types of unsecured claims. The counts for each type of unsecured claim.  6a. Domestic support obligations  6b. Taxes and certain other debts you owe the government  6c. Claims for death or personal injury while you	is information is for statistic  6a. \$ e 6b. \$ you were 6c. \$	Total claim  0.00  0.00			
otal the am dd the am al claims	nounts of certain types of unsecured claims. The counts for each type of unsecured claim.  6a. Domestic support obligations  6b. Taxes and certain other debts you owe the government  6c. Claims for death or personal injury while you intoxicated  6d. Other. Add all other priority unsecured claim	6a. \$ e 6b. \$ you were 6c. \$ as. Write that 6d. \$	Total claim  0.00  0.00  0.00			
otal the am dd the am al claims	founts of certain types of unsecured claims. The counts for each type of unsecured claim.  6a. Domestic support obligations  6b. Taxes and certain other debts you owe the government  6c. Claims for death or personal injury while you intoxicated  6d. Other. Add all other priority unsecured claim amount here.	6a. \$ e 6b. \$ you were 6c. \$ as. Write that 6d. \$	Total claim  0.00  0.00  0.00  0.00			
otal the amo	founts of certain types of unsecured claims. The counts for each type of unsecured claim.  6a. Domestic support obligations  6b. Taxes and certain other debts you owe the government  6c. Claims for death or personal injury while you intoxicated  6d. Other. Add all other priority unsecured claim amount here.	6a. \$ e 6b. \$ you were 6c. \$ as. Write that 6d. \$	Total claim  0.00  0.00  0.00  0.00  0.00  \$ 0.00			
otal the amo	founts of certain types of unsecured claims. The counts for each type of unsecured claim.  6a. Domestic support obligations  6b. Taxes and certain other debts you owe the government  6c. Claims for death or personal injury while yintoxicated  6d. Other. Add all other priority unsecured claim amount here.  6e. Total. Add lines 6a through 6d.	is information is for statistic  6a. \$ e 6b. \$ you were 6c. \$ as. Write that 6d. \$ 6e.   6f. \$ reement or 6g. \$	Total claim  0.00  0.00  0.00  0.00  \$ 0.00  Total claim			
otal the amo	founts of certain types of unsecured claims. The counts for each type of unsecured claim.  6a. Domestic support obligations 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you intoxicated 6d. Other. Add all other priority unsecured claim amount here. 6e. Total. Add lines 6a through 6d.  6f. Student loans 6g. Obligations arising out of a separation age divorce that you did not report as priority 6h. Debts to pension or profit-sharing plans, as	6a. \$ e 6b. \$ you were 6c. \$ as. Write that 6d. \$ 6e.   6f. \$ reement or 6g. \$	Total claim  0.00  0.00  0.00  0.00  \$ 0.00  Total claim  0.00			
otal the amo	founts of certain types of unsecured claims. The counts for each type of unsecured claim.  6a. Domestic support obligations  6b. Taxes and certain other debts you owe the government  6c. Claims for death or personal injury while yintoxicated  6d. Other. Add all other priority unsecured claim amount here.  6e. Total. Add lines 6a through 6d.  6f. Student loans  6g. Obligations arising out of a separation ag divorce that you did not report as priority  6h. Debts to pension or profit-sharing plans, a similar debts  6i. Other. Add all other nonpriority unsecured claims.	is information is for statistic  6a. \$ e 6b. \$ you were 6c. \$ as. Write that 6d. \$ 6e.   6f. \$ reement or 6g. \$ claims and other 6h. \$	Total claim  0.00  0.00  0.00  0.00  \$ 0.00  Total claim  0.00  0.00			
otal the amo	founts of certain types of unsecured claims. The counts for each type of unsecured claim.  6a. Domestic support obligations  6b. Taxes and certain other debts you owe the government  6c. Claims for death or personal injury while yintoxicated  6d. Other. Add all other priority unsecured claim amount here.  6e. Total. Add lines 6a through 6d.  6f. Student loans  6g. Obligations arising out of a separation ag divorce that you did not report as priority  6h. Debts to pension or profit-sharing plans, a similar debts	is information is for statistic  6a. \$ e 6b. \$ you were 6c. \$ as. Write that 6d. \$ 6e.   6f. \$ reement or 6g. \$ claims and other 6h. \$	Total claim  0.00  0.00  0.00  0.00  \$ 0.00  Total claim  0.00  0.00  0.00  0.00			

## Case 21-55741-jwc Doc 1 Filed 08/02/21 Entered 08/02/21 15:12:28 Desc Main Document Page 28 of 55

Fill in this	information to	identify your case	:
Debtor 1	Sandra Pend	dergrass Templeto	n
Dobto: 1	First Name	Middle Name	Last Name
	filing) First Name	wildle Name	Last Name ern District of Georgia
Case numl (if know)	ber		

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease State what the contract or lease is for

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Fill in this	information to	identify your case	e:
Debtor 1	Sandra Pend	dergrass Templeto	on
DODIO! I	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if	f filing) First Name	Middle Name	Last Name
United Sta	tes Bankruptcy	Court for the: Nort	nern District of Geo
Case numl	hor		
(if know)	<u></u>		

### Official Form 106H

### **Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)						
✓ No						
Yes						
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)						
No. Go to line 3.						
Yes. Did your spouse, former spouse, or legal equivalent live with you at	the time?					
3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.						
Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt Check all schedules that apply:					

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Debtor 1  Sandra Pendergrass Templeton  First Name Middle Name Last Name  Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  United States Bankruptcy Court for the: _Northern District of Georgia	
First Name Middle Name Last Name  Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	
(Spouse, if filing) First Name Middle Name Last Name	
United States Bankruptcy Court for the: _ Northern District of Georgia	
Case number Check if this is:	
An amended filing	10
A supplement showing postpetition chapter income as of the following date:	# 13
Official Form 106I	
Schedule I: Your Income	15
Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your sl you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Employment	pouse.
1. Fill in your employment information Debtor 1 Debtor 2 or non-filing spouse	
If you have more than one job,	
attach a separate page with information about additional employers.  Employment status  Employment status  Employed  Not employed  Not employed	
Include part-time, seasonal, or self-employed work.	
Occupation may include student or homemaker, if it applies.	
Employer's name	
Employer's address	
Number Street Number Street	
City State ZIP Code City State ZIP Cod	;
How long employed there?	
Part 2: Give Details About Monthly Income	
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-fil	ng
spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.	
For Debtor 1 For Debtor 2 or non-filing spouse	
List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.  2. \$	
3. Estimate and list monthly overtime pay. 3. $+$ \$ 0.00 $+$ \$	
T T T T T T T T T T T T T T T T T T T	

Official Form 106l Schedule I: Your Income page 1

		For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$ 0.00	<b>\$</b>	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00	. \$	
5b. Mandatory contributions for retirement plans	5b.	\$0.00	\$	
5c. Voluntary contributions for retirement plans	5c.	\$0.00	\$	
5d. Required repayments of retirement fund loans	5d.	\$0.00	\$	
5e. Insurance	5e.	\$0.00	\$	
5f. Domestic support obligations	5f.	\$0.00	\$	
5g. Union dues	5g.	\$0.00	\$	
5h. Other deductions. Specify:	5h.	+\$0.00	+ \$	
		\$	\$	
		\$	\$	
		\$	\$	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +	5h. 6.	\$0.00	\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00	\$	
8b. Interest and dividends	8b.	\$0.00	\$	
8c. Family support payments that you, a non-filing spouse, or a deperregularly receive	endent			
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00	. \$	
8d. Unemployment compensation	8d.	\$ 0.00	\$	
8e. Social Security	8e.	\$0.00	\$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplement Nutrition Assistance Program) or housing subsidies.  Specify: Disability (from employer)		<sub>\$</sub> 1,755.44	\$	
8g. Pension or retirement income	 8g.	¢ 0.00	¢	
•	•	+ \$ 0.00	. Ψ	
8h. Other monthly income. Specify:	8h.	- Ψ	. + <u>\$</u> 1	1
<ol> <li>Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.</li> </ol>	9.	\$1,755.44	\$	
<ul><li>10. Calculate monthly income. Add line 7 + line 9.</li><li>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.</li></ul>	10.	\$1,755.44	+ \$	<b>=</b> \$ 1,755.44
11. State all other regular contributions to the expenses that you list in Solinclude contributions from an unmarried partner, members of your household friends or relatives.			ommates, and other	
Do not include any amounts already included in lines 2-10 or amounts that	are not av	ailable to pay expe		0.00
Specify:			11.	<b>+</b> § 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. Write that amount on the Summary of Your Assets and Liabilities and Certa			•	\$1,755.44
<ul> <li>13. Do you expect an increase or decrease within the year after you file to No.</li> <li>Yes. Explain:</li> </ul>	his form?			Combined monthly income

Fill in this information to identify	your case:			
Debtor 1 Sandra Pendergrass Te	·	Check if this i	0.	
First Name	Middle Name Last Name			
Debtor 2 (Spouse, if filing) First Name	Middle Name Last Name	An amend		atition about a 12
United States Bankruptcy Court for the:		expenses	nent showing postp as of the following	
Case number	(			dato.
(If known)		MM / DD / `	* * * * *	
Official Form 106J	_			
Schedule J: Yo	ur Expenses			12/15
	ossible. If two married people are fill led, attach another sheet to this form ı.			-
Part 1: Describe Your Ho	usehold			
1. Is this a joint case?				
No. Go to line 2.  Yes. <b>Does Debtor 2 live in a</b> No  Yes. Debtor 2 must fi	separate household?  le Official Form 106J-2, Expenses for S	Separate Household of Debtor 2.		
2. Do you have dependents?	<b>∠</b> No	<u>·</u>		
Do not list Debtor 1 and	Yes. Fill out this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2.	each dependent			$\square_{No}$
Do not state the dependents' names.			<del></del>	Yes
				No
				Yes
				₽No
				Yes
		<del></del>		No No
				Yes
		<del></del>	<del></del>	No Yes
0 B toolade			<u>'</u>	
3. Do your expenses include expenses of people other than yourself and your dependents?	V No □ Yes			
	ing Monthly Expenses			4
	r bankruptcy filing date unless you a nkruptcy is filed. If this is a supplem	=		
applicable date.	aptoy io illour ii ulio io u ouppiolii	ontai concadio o, oncok allo box a	t and top of and form	and min mo
Include expenses paid for with no	n-cash government assistance if you	u know the value of		
such assistance and have include	d it on Schedule I: Your Income (Off	icial Form 106l.)	Your exper	nses
4. The rental or home ownership any rent for the ground or lot.	expenses for your residence. Include	e first mortgage payments and	4. \$	350.00
If not included in line 4:				0.00
4a. Real estate taxes			4a. \$	
4b. Property, homeowner's, or	renter's insurance		4b. \$	0.00
4c. Home maintenance, repair,	and upkeep expenses		4c. \$	25.00
4d. Homeowner's association of	or condominium dues		4d. \$	0.00

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Debtor 1

Sandra Pendergrass Templeton

First Name Middle Name Last Name

Case number (if known)\_

		Your expenses	
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	0.00
6b. Water, sewer, garbage collection	6b.	\$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	65.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.	\$	400.00
3. Childcare and children's education costs	8.	\$	0.00
e. Clothing, laundry, and dry cleaning	9.	\$	60.00
Personal care products and services	10.	\$	
Medical and dental expenses	11.	\$	
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments.</li> </ol>	12.	\$	120.00
Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
Charitable contributions and religious donations	14.	\$	0.00
<ol> <li>Insurance.</li> <li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li> </ol>			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	151.83
15c. Vehicle insurance	15c.	\$	151.00
15d. Other insurance. Specify:	15d.	\$	0.00
<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$	0.00
Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	0.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
Your payments of alimony, maintenance, and support that you did not report as deducted your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	<b>from</b> 18.	\$	0.00
Other payments you make to support others who do not live with you.			
Specify:	19.	\$	0.00
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: You	ır Income.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

# Case 21-55741-jwc Doc 1 Filed 08/02/21 Entered 08/02/21 15:12:28 Desc Main Document Page 34 of 55

21. Other. Specify: Legal Benefits  21. Other. Specify: Legal Benefits  22. Calculate your monthly expenses.  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a 22b. Calculate your monthly expenses.  22c. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your montgage payment to increase or decrease because of a modification to the terms of your mortgage?    No.   Yes.   Explain here:	Debtor 1	Sandra Pendergras	ss Templeton			Case number (if kr	nown)		
22. Calculate your monthly expenses.  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a 22b. and 22b. The result is your monthly expenses.  22c. \$ 1,707.83  23c. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. \$ 1,707.83  \$ 47.61  25d. \$ 47.61		First Name Middle	Name	Last Name		,	,		
Calculate your monthly expenses.  22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  22c. \$ 1,707.83 \$ 1,707.83 \$ 22c. \$ 22c. \$ 1,707.83 \$ 22c. \$ 1,707.83 \$ 22c. \$ 2c	1. Other. S	pecify: Legal Benef	fits				21.	+\$	35.00
22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a  22c. \$ 1,707.83  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a  22c. \$ 1,707.83  22c. \$ 1,707.83  22c. \$ 1,707.83  22c. \$ 1,707.83  22d. \$								+\$	
22a. Add lines 4 through 21.  22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  22c. \$\frac{1,707.83}{\\$}\$  \$\frac{22b}{\\$}\$  22c. \$\frac{1,707.83}{\\$}\$  \$\frac{22b}{\\$}\$  22c. \$\frac{1,707.83}{\\$}\$  23c. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  23c. \$\frac{1,707.83}{\\$}\$  23c. \$1,	······							+\$	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.  22c. \$\frac{1,707.83}{\$}\$  3. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  4. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	2. Calcula	te your monthly ex	cpenses.						
and 22b. The result is your monthly expenses.  22c. \$ 1,707.83  3. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  4. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	22a. Add	l lines 4 through 21.					22a.	\$	1,707.83
3. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  4. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	22b. Cop	y line 22 (monthly e	expenses fo	or Debtor 2), if any, fro	om Official Form 106J-2	22c. Add line 22a	22b.	\$	
23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  4. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	and 22b.	The result is your n	nonthly exp	enses.			22c.	\$	1,707.83
23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22c above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  4. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	3. Calculate	vour monthly net	income.						
23c. Subtract your monthly expenses from your monthly income.  The result is your <i>monthly net income</i> .  47.61  Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.				thly income) from Sch	hedule I.		23a.	\$	1,755.44
The result is your <i>monthly net income</i> .  23c.  Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	23b. Co <sub>l</sub>	by your monthly exp	enses from	line 22c above.			23b.	- \$	1,707.83
The result is your <i>monthly net income</i> .  23c.  4. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.						e.	47.61		
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.						23c.	Φ		
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	4. Do you e	xpect an increase	or decreas	e in your expenses	within the year after yo	ou file this form?			
mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	_								
				• •	•				
Yes. Explain here:	✓ No.								
	☐ Yes.	Explain here:							

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Fill in this information to identify your case:				
Debtor 1 _	Sandra Pend	dergrass Templeton	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court fo	or the Northern District of Ge	orgia	
Case number				
(If known)				

### Official Form 106Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

☐ Check if this is an amended filing

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
✓ No  ✓ Yes. Name of person	. Attach Bankruptcy Petition Preparer's Notice, Declaration, and						
	Signature (Official Form 119).						
Under penalty of perjury, I declare that I have read that they are true and correct.	the summary and schedules filed with this declaration and						
✗ _/s/ Sandra Pendergrass Templeton	×						
Signature of Debtor 1	Signature of Debtor 2						
Date 08/02/2021	Date MM / DD / YYYY						
55 /							

## Case 21-55741-jwc Doc 1 Filed 08/02/21 Entered 08/02/21 15:12:28 Desc Main Document Page 36 of 55

Fill in this inic	ormation to iden	tily your case:	
Debtor 1	Sandra Pender	rgrass Templeton	
Desici 1	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filin	g) First Name	Middle Name	Last Name
United States	Bankruptcy Court	t for the: Northern Distr	ict of Georgia
Case number (if know)			

### Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before								
1. What is your current marital status?								
☐ Married								
✓ Not married								
2. During the last 3 years, have you lived anywhere other than where you live now?								
☑ No								
	Yes. List all of the places you lived in the last 3 years. Do not include where you live now.							
3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
✓ No	✓ No							
Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H)								
Part 2: Explain the Sources of Your Income								
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.								
□ No								
✓ Yes. Fill in the details.	Debtor 1	- · · ·						
	Debtor 2							
	Sources of income Check all that apply (before deductions and exclusions)	Sources of income Check all that apply (before deductions and exclusions)						
From January 1 of current year until the date you filed for bankruptcy:	✓ Wages, \$ commissions, bonuses, tips	Wages, \$ commissions, bonuses, tips						
	Operating a business	Operating a business						
For last calendar year:	✓ Wages, ¢	☐ Wages, ♣						
(January 1 to December 31, 2020	commissions, bonuses, tips	commissions, bonuses, tips						
	Operating a business	Operating a business						
For the calendar year before that:	✓ Wages.	☐ Wages.						
(January 1 to December 31, 2019	commissions, bonuses, tips	commissions, bonuses, tips						
	Operating a business	Operating a business						

Case 21-55741-jwc Doc 1 Filed 08/02/21 Entered 08/02/21 15:12:28 Desc Main Sandra Pendergrass Templeton Page 37 of 55 Case number(if known) Debtor

Include income regardless of unemployment, and other p	income during this year or the of whether that income is taxable. hublic benefit payments; pensions; innings. If you are filing a joint cas	Examples of <i>other income</i> are rental income; interest; divider	alimony; child support; Social Sends; money collected from lawsuit	s; royalties;
List each source and the gr	oss income from each source sep	arately. Do not include income	that you listed in line 4.	
<ul><li>No</li><li>✓ Yes. Fill in the details.</li></ul>				
	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Long Term Disability	\$ 11,732.64		
For last calendar year:	Long Torm Disability	¢ 22 46E 00		
(January 1 to December 31, 2020	Long Term Disability	\$ 23,465.00		
For the calendar year before that:	Long Term Disability	\$ 23,465.00		
(January 1 to December 31, 2019				
"incurred by an indo During the 90 days  No. Go to line 7  Yes. List below the total amoun as child support  * Subject to adjustr  Yes. Debtor 1 or Debt During the 90 day  No. Go to line 1  Yes. List below creditor. If	each creditor to whom you paid a t you paid that creditor. Do not inct and alimony. Also, do not include ment on 4/01/22 and every 3 years or 2 or both have primarily cons s before you filed for bankruptcy, 7.  y each creditor to whom you paid to not include payments for dome	mily, or household purpose."  id you pay any creditor a total of total of \$6,825* or more in one clude payments for domestic su e payments to an attorney for the s after that for cases filed on or sumer debts.  did you pay any creditor a total a total of \$600 or more and the estic support obligations, such a	of \$6,825* or more?  or more payments and pport obligations, such his bankruptcy case.  after the date of adjustment.  of \$600 or more?  total amount you paid that is child support and	as
7. Within 1 year before you description include your relatives; any corporations of which you all agent, including one for a besuch as child support and a with No.  Yes. List all payments to the work of the Year before you described insider?	•	ke a payment on a debt you ogeneral partners; partnerships control, or owner of 20% or more prietor. 11 U.S.C. § 101. Includ	owed anyone who was an insid of which you are a general partner e of their voting securities; and an e payments for domestic support	r; y managing obligations,
Yes. List all payments the	nat benefited an insider.			

Debtor

Case 21-55741-jwc Doc 1
Sandra Pendergrass Templeton
First Name Middle Name Last Name

First Name Middle Name Last Name

First Name First Name Niddle Name Last Name

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Part 4: Identify Legal Actions, Repossessions, and Foreclosures
<ul> <li>9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?         List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.         </li> </ul> <li>No</li> <li>Yes. Fill in the details.</li>
<ul> <li>10.Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.</li> <li>☑ No. Go to line 11.</li> <li>☐ Yes. Fill in the information below.</li> </ul>
<ul> <li>11.Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?</li> <li>☑ No</li> <li>☑ Yes. Fill in the details</li> </ul>
<ul> <li>12.Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?</li> <li>No</li> <li>Yes</li> </ul>
Part 5: List Certain Gifts and Contributions
13.Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?  No  Yes. Fill in the details for each gift.
14.Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?  No  Yes. Fill in the details for each gift or contribution.
Part 6: List Certain Losses
<ul> <li>15.Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?</li> <li>☑ No</li> <li>☑ Yes. Fill in the details.</li> </ul>
Part 7: List Certain Payments or Transfers
16.Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?  Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.  No  Yes. Fill in the details.

Case 21-55741-jwc Doc 1
Sandra Pendergrass Templeton
First Name Middle Name Last Name

First Name Middle Name Last Name

First Name First Name Niddle Name Last Name

First Name Niddle Name Last Name

First Name Niddle Name Last Name

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First Name Niddle Name Last Name

First Name Niddle Niddle Name Niddle Niddle Name Niddle Debtor

	Description and value of any	y property transferred	Date payment or transfer was made	Amount of payment		
			06/2021	\$ 1,500.00		
Deming Parker				\$		
Person Who Was Paid						
2200 Century Parkway NE						
Number Street						
Suite 800						
Atlanta GA 30345						
City State ZIP Code						
Email or website address						
Person Who Made the Payment, if Not You						
anyone who promised to help you deal with you Do not include any payment or transfer that you liste  ✓ No  ✓ Yes. Fill in the details.  18.Within 2 years before you filed for bankruptcy, or property transferred in the ordinary course of you linclude both outright transfers and transfers made a	Yes. Fill in the details.  18.Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).  Do not include gifts and transfers that you have already listed on this statement.					
	Description and value of property transferred	Describe any property or pareceived or debts paid in ex		Date transfer was made		
Kars for Kids Person Who Received Transfer  1805 Swarthmore Ave Number Street Lakewood NJ 08701 City State ZIP Code Person's relationship to you None	2008 Hyundai Elantra, \$300.00	0		09/29/2019		
<ul> <li>19.Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)</li> <li>☑ No</li> <li>☐ Yes. Fill in the details.</li> </ul>						
Part 8: List Certain Financial Accounts, Instrum	nents, Safe Deposit Boxes, an	d Storage Units				
20.Within 1 year before you filed for bankruptcy, we closed, sold, moved, or transferred? Include checking, savings, money market, or oth brokerage houses, pension funds, cooperatives  No Yes. Fill in the details.  21.Do you now have, or did you have within 1 year securities, cash, or other valuables?  No Yes. Fill in the details.	her financial accounts; certifics, associations, and other fina	cates of deposit; shares in ba ncial institutions.	nks, credit unions,	fit,		

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22.Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy

No
Yes. Fill in the details.

✓ No  ☐ Yes. Fill in the details.
Part 9: Identify Property You Hold or Control for Someone Else
<ul> <li>23.Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.</li> <li>✓ No</li> <li>✓ Yes. Fill in the details.</li> </ul>
Part 10: Give Details About Environmental Information
For the purpose of Part 10, the following definitions apply:
Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.
Report all notices, releases, and proceedings that you know about, regardless of when they occurred.
24.Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?
✓ No  ☐ Yes. Fill in the details.
25.Have you notified any governmental unit of any release of hazardous material?
✓ No
Yes. Fill in the details.
26.Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.
✓ No
Yes. Fill in the details.
Part 11: Give Details About Your Business or Connections to Any Business
27.Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?
A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
A member of a limited liability company (LLC) or limited liability partnership (LLP)
A partner in a partnership
An officer, director, or managing executive of a corporation
An owner of at least 5% of the voting or equity securities of a corporation
No. None of the above applies. Go to Part 12.
Yes. Check all that apply above and fill in the details below for each business.
28.Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.
✓ No. None of the above applies. Go to Part 12.

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Debtor

Part 12: Sign Below		
answers are true and correct. I understand tha	inancial Affairs and any attachments, and I declare under penalty of perjury that the t making a false statement, concealing property, or obtaining money or property by fraud all in fines up to \$250,000, or imprisonment for up to 20 years, or both.	
★ /s/ Sandra Pendergrass Templeton     Signature of Debtor 1	Signature of Debtor 2	
Date <u>08/02/2021</u>	Date	
Did you pay or agree to pay someone who is n	ot an attorney to help you fill out bankruptcy forms?	
✓ No		
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

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Fill in this information to identify your case:						
Debtor 1	Sandra Pendergrass Templeton					
2 0510. 1	First Name	First Name Middle Name				
Debtor 2 (Spouse, if filin	ng) First Name	Middle Name	Last Name			
United States Bankruptcy Court for the: Northern District of Georgia						
Case number (if known)						

☐ Check if this is
an amended
filing

#### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt?

Did you claim the property as exempt on Schedule C?

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases Will the lease be assumed?

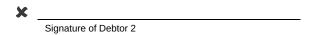
Part 3:

Sign Below

MM/DD/YYYY

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

×	/s/ Sandra Pendergrass Templeton
	Signature of Debtor 1
	Date 08/02/2021



Date 08/02/2021 MM/DD/YYYY

Fill in this information to identify your case:	Document	Page 43 of 55 Check one box only as directed in this form and in
Debtor 1 Sandra Pendergrass Templeton First Name Middle Name	Last Name	Form 122A-1Supp:
Debtor 2		1. There is no presumption of abuse.
(Spouse, if filing) First Name Middle Name  United States Bankruptcy Court for the: Northern District of	Last Name f Georgia	<ul> <li>2. The calculation to determine if a presumption of abuse applies will be made under <i>Chapter 7 Means Test Calculation</i> (Official Form 122A–2).</li> </ul>
Case number (If known)		3. The Means Test does not apply now because of qualified military service but it could apply later.
		Check if this is an amended filling

#### Official Form 122A-1

### **Chapter 7 Statement of Your Current Monthly Income**

04/20

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 122A-1Supp) with this form.

#### Part 1: Calculate Your Current Monthly Income

1.	What is	your marital and filing status? Check one only.
	✓ Not	married. Fill out Column A, lines 2-11.
	☐ Mar	ried and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
	☐ Mar	ried and your spouse is NOT filing with you. You and your spouse are:
		Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
		<b>Living separately or are legally separated</b> . Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

			Column A Debtor 1	Column B Debtor 2 or non-filing spouse
Your gross wages, salary, tips, bonuses, overtime, (before all payroll deductions).	and commis	ssions	\$0.00	\$ <u>0.00</u>
Alimony and maintenance payments. Do not include Column B is filled in.	e payments fr	om a spouse if	\$ <u>0.00</u>	\$0.00
4. All amounts from any source which are regularly paid of you or your dependents, including child support. In from an unmarried partner, members of your household, you and roommates. Include regular contributions from a spous filled in. Do not include payments you listed on line 3.		ular contributior ndents, parents	ns	\$ <u>0.00</u>
Net income from operating a business, profession, or farm     Gross receipts (before all deductions)     Ordinary and necessary operating expenses	Debtor 1 \$ <u>0.00</u> - \$ <u>0.00</u>	\$\frac{0.00}{0.00}\$		
Net monthly income from a business, profession, or farm	\$ 0.00 Debtor 1	\$ <u>0.00</u>	Copy here→	\$ <u>0.00</u>
Net income from rental and other real property     Gross receipts (before all deductions)	\$ <u>0.00</u>	\$ <u>0.00</u>		
Ordinary and necessary operating expenses	<b>-</b> \$ <u>0.00</u>	<b>-</b> \$ <u>0.00</u>	_	
Net monthly income from rental or other real property	\$	\$0.00	Copy here → \$ 0.00	\$ <u>0.00</u>
7. Interest, dividends, and royalties			\$ <u>0.00</u>	\$0.00

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btor 1 Sandra Pendergrass Templeton First Name Middle Name Last Name	Ca	ase number (if known)_		
		Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
8. Unemployment compensation		\$_0.00	\$_0.00	
Do not enter the amount if you contend that the amount reunder the Social Security Act. Instead, list it here:	•			
For you For your spouse				
9. Pension or retirement income. Do not include any amout benefit under the Social Security Act. Also, except as state not include any compensation, pension, pay, annuity, or all States Government in connection with a disability, combatdeath of a member of the uniformed services. If you receiv under chapter 61 of title 10, then include that pay only to the exceed the amount of retired pay to which you would other under any provision of title 10 other than chapter 61 of that	In the next sentence, do lowance paid by the United related injury or disability, or ed any retired pay paid ne extent that it does not rwise be entitled if retired title.	\$_0.00	\$ <u>0.00</u>	
10. Income from all other sources not listed above. Specify not include any benefits received under the Social Security the Federal law relating to the national emergency declared National Emergencies Act (50 U.S.C. 1601 et seq.) with read disease 2019 (COVID-19); payments received as a victimal against humanity, or international or domestic terrorism; or pay, annuity, or allowance paid by the United States Govern disability, combat-related injury or disability, or death of a mecessary, list other sources on a separate page and put to	Act; payments made under d by the President under the spect to the coronavirus of a war crime, a crime compensation, pension, rnment in connection with a member of the uniforces. If			
Disability		\$ 1,955.44	\$_0.00	
		\$_0.00	\$_0.00	
Total amounts from separate pages, if any.		+ \$ 0.00	+ \$ 0.00	
Calculate your total current monthly income. Add lines column. Then add the total for Column A to the total for Co		\$_1,955.44	<b>+</b> \$ 0.00	= \$1,955.44  Total current
Part 2: Determine Whether the Means Test Appli	ies to You			monthly income
2. Calculate your current monthly income for the year. Fo	ollow these steps:			
12a. Copy your total current monthly income from line 11			Copy line 11 here	\$ <u>1,955.44</u>
Multiply by 12 (the number of months in a year).				<b>x</b> 12
12b. The result is your annual income for this part of the f	form.		12b.	\$ <u>23,465.28</u>
3. Calculate the median family income that applies to you	J. Follow these steps:			
Fill in the state in which you live.	GA			
Fill in the number of people in your household.	1			
Fill in the median family income for your state and size of he To find a list of applicable median income amounts, go onlinstructions for this form. This list may also be available at	ine using the link specified in		13.	\$ 53,105.00
4. How do the lines compare?				
14a. Line 12b is less than or equal to line 13. On the to Go to Part 3. Do NOT fill out or file Official Form		ere is no presump	tion of abuse.	
14b. ☐ Line 12b is more than line 13. On the top of page Go to Part 3 and fill out Form 122A–2.	1, check box 2, The presump	tion of abuse is de	etermined by Form 122A	4-2.

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Sandra Pendergrass Templeton First Name Middle Name Last Name	Case number (# known)
3: Sign Below	
	formation on this statement and in any attachments is true and correct.
🗴 /s/ Sandra Pendergrass Templeton	<b>X</b>
Signature of Debtor 1	Signature of Debtor 2
Date 08/02/2021 MM / DD / YYYY	Date
If you checked line 14a, do NOT fill out or file Form 122A-	–2.
If you checked line 14b, fill out Form 122A-2 and file it wi	th this form

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Amex Po Box 297871 Fort Lauderdale, FL 33329

Amex Dsnb Po Box 8218 Mason, OH 45040

Andigo Cu 1205 E Algonquin Schaumburg, IL 60193

Barclays Bank 1007 Orange Street Suite 1541 Wilmington, DE 19801

Barclays Bank Delaware PO Box 26182 Wilmington, DE 19801

Cap1/Cabelas Po Box 31293 Salt Lake City, UT 84131

Comenitycapital/Acadmy Po Box 182120 Columbus, OH 43218

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Enterprise 3108 Maple Drive Atlanta, GA 30305

First Citizens Bank 239 Fayetteville St Raleigh, NC 27601

Georgia Department of Revenue 1800 Century Blvd NE Atlanta, GA 30345

Internal Revenue Service PO Box 7346 Centralized Insolvency Operations Philadelphia, PA 19101 Kohls/Capone N56 Ridgewood Dr Menomonee Fal, WI 53051

LGE Community CU 86 South Cobb Dr Marietta, GA 30060-3113

Lge Community Cu Po Box 1188 Marietta, GA 30061

LGE CU c/o Poole Huffman 3562 Habersham at Northlake Bulding J, Suite 200 Tucker, GA 30084

Macys/Dsnb Po Box 8218 Mason, OH 45040

Mitchell's Paint & Body 2390 C Cobb Parkway Kennesaw, GA 30152

Pnc Bank, N.A. 1 Financial Pkwy Kalamazoo, MI 49009

Syncb/Belk 4125 Windward Plaza Alpharetta, GA 30005

Syncb/Jcp Po Box 965007 Orlando, FL 32896

Tnb Target Po Box 673 Minneapolis, MN 55440

Uas/Andigo Credit Union 1501 E Woodfield Rd Ste Schaumburg, IL 60173

Us Bank 4325 17th Ave S Fargo, ND 58125 Case 21-55741-jwc Doc 1 Filed 08/02/21 Entered 08/02/21 15:12:28 Desc Main Document Page 47 of 55

Usaa Savings Bank Po Box 47504 San Antonio, TX 78265

### United States Bankruptcy Court Northern District of Georgia

In re: Sa	andra Pendergrass Templeton	Case No.	
	Debtor(s)	Chapter 7	
Verification of Creditor Matrix			
The above-named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of their knowledge.			
Date: _	08/02/2021	/s/ Sandra Pendergrass Templeton Signature of Debtor	
		Signature of Joint Debtor	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C.

§ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11— Reorganization
- Chapter 12— Voluntary repayment plan for family farmers or fishermen
- Chapter 13— Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation

	\$245	filing fee
	\$78	administrative fee
+	\$15	trustee surcharge
	\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law.

Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

	\$1,167	filing fee
+	\$571	administrative fee
	\$1,738	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

## Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/forms/bankruptcy-forms

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition* for *Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses">http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses</a>.

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses">http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses</a>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Filed 08/02/21 B20\fe\frac{1}{12} Doc 1 Entered 08/02/21 15:12:28 Desc Main Document Page 53 of 55

### United States Bankruptcy Court

Northern District of Georgia

Ir	n re Sandra Pendergrass Templeton	
		Case No
De	ebtor	Chapter_7
	DISCLOSURE OF COMPENSATION OF A	TTORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b above named debtor(s) and that compensation paid to me verification in bankruptcy, or agreed to be paid to me, for serve the debtor(s) in contemplation of or in connection with the	within one year before the filing of the ices rendered or to be rendered on behalf of
r FI	LAT FEE	
	For legal services, I have agreed to accept	
	Prior to the filing of this statement I have received	\$_1,500.00
	Balance Due	\$
R	<u>ETAINER</u>	
	For legal services, I have agreed to accept a retainer of	· · · · · · · \$
	The undersigned shall bill against the retainer at an hourly	rate of\$
	[Or attach firm hourly rate schedule.] Debtor(s) have agree approved fees and expenses exceeding the amount of the re-	* *
2.	The source of the compensation paid to me was:	
	Debtor Other (specify)	
3.	The source of compensation to be paid to me is:	
	Debtor Other (specify)	
4.	I have not agreed to share the above-disclosed compare members and associates of my law firm.	ensation with any other person unless they
	I have agreed to share the above-disclosed compensate not members or associates of my law firm. A copy of the A the people sharing the compensation is attached.	• • • • • • • • • • • • • • • • • • • •
5.	In return of the above-disclosed fee, I have agreed to rende	r legal service for all aspects of the

- bankruptcy case, including:
  - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

d. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: Representation of the debtor in adversary proceedings and other bankruptcy matters.

#### **CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

08/02/2021

/s/ Charles Nye, 521322

Date

Signature of Attorney

Deming, Parker, Hoffman, Campbell & Daly, LLC

Name of law firm 2200 Century Parkway NE Suite 800 Atlanta, GA 30345 6789244406 cnye@deminglaw.com